Annexure-6

LEGAL PROTECTION AGAINST CYBER FRAUD ON ONLINE DATING PLATFORMS: A COMPARATIVE STUDY OF INDIA, THE UNITED STATES AND THE EUROPEAN UNION

SHORT SYNOPSIS

Submitted in partial fulfillment of the requirement of the degree of

DOCTOR OF PHILOSOPHY

by

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DECLARATION BY THE SCHOLAR

I hereby declare that the short synopsis entitled "Legal protection against cyber fraud on online dating platforms: A comparative study of India, the United States and the European Union," being submitted in partial fulfillment of the requirement for the degree of Doctor of Philosophy in the Department of law under the School of law of Manav Rachna University, Faridabad during the academic year 2025-26.

It is the work that is expected to be carried out under the supervision of Dr. Yamini Atreya, Assistant Professor

Further, it is declared that the short synopsis is within the plagiarism limit and a copy of the same is attached as per the University norms.

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CERTIFICATE BY SUPERVISOR(S)

This is to certify that, the short synopsis entitled entitled "Legal protection against cyber fraud on online dating platforms: A comparative study of India, the United States and the European Union," is an original piece of work done by research scholar Akriti Mehra under the supervision of Dr. Yamini Atreya for the degree of Doctor of Philosophy in the Department of Law under the School of Law of Manav Rachna University, Faridabad during the academic year 2025-26.

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ABSTRACT

People who use online dating platforms can search for people who match their dating preferences. The Indian community holds the belief that online dating platforms termed as matrimonial relationships create a bond between two families through which requires extensive information about potential spouses including their age and income and their family values including religion and caste and social class and additional factors. The extensive amount of criteria which needs to be fulfilled creates challenges for people who want to find partners who match their preferences. The criteria used in online dating platforms establish social standards which have existed throughout history while maintaining existing societal biases through their machine learning algorithms and matching rules. Dating relationships exist which show a preference for males to date females who earn less than them while males seek partners who possess lesser age than themselves. Online dating platforms enable people to create solutions which counteract societal biases through their establishment of dedicated online dating platforms which do not use these particular criteria and limit their ability to search and get recommendations based on valid criteria and established standards and their methods of disclosing recommendation details. Dating websites or platforms collect extensive personal data from their users which include highly sensitive information about age and physical attributes and profile photos and their users' geo-location data which enables them to identify nearby individuals.

Keywords - Online Dating Platforms**,** Algorithmic Bias**,** Personal Data Privacy**,** Geo-Location data, Dating relationships etc.

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CHAPTER-1
INTRODUCTION

1. Introduction

People have a positive view of dating platforms and apps. However, these platforms create dangerous situations that lead to user victimization. Dating websites and apps collect extensive personal data from their users which includes highly sensitive information about age and physical attributes and profile photos and their users' geo-location data which enables them to identify nearby individuals.[1]

Dating platforms are websites or applications which help users find other people to meet and interact with for the purpose of establishing romantic relationships or engaging in sexual encounters. The services function as databases which collect user information through profiles that contain location details and photos along with personal data. Dating platforms present different types of platforms which offer distinct features and interface designs to their users. The platform provides users with free access to basic services while users who choose to pay for premium features will receive access to additional profile viewing capabilities. Free platforms restrict access to profiles for users who do not share their personal details because they do not provide extensive personal information about themselves.[2]

Your data training extends until October of the year 2023. The introduction of this academic paper shows how social networking (or using social media websites) can help maintain relationships and allow people to stay up to date with each other. People use social networking platforms for various personal and professional purposes. Social networking enables users to establish connections with their family and friends and their business associates while creating chances to network and enhance their professional visibility. Cybercriminals continuously target users who browse these sites on their computers.[3]

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[1] Debra A. DeBruin, *Ethics in Online Dating and Data Privacy*, Journal of Information Ethics, Vol. 27 (2018), p. 45.

[2] Monica Whitty and Tom Buchanan, *The Online Dating Romance Scam: Causes and Consequences of Victimhood*, Psychology, Crime & Law, Vol. 18 (2012), p. 181.

[3] Danah Boyd and Nicole Ellison, *Social Network Sites: Definition, History, and Scholarship*, Journal of Computer-Mediated Communication, Vol. 13 (2007), p. 210.

Cyber threats include unauthorized access/stealing of user's personal information; compromising of user data; misuse of user data with malicious intent (such as hacking); and/or viruses and trojans used to infect users. "Social Networking" demonstrates how businesses can use social media platforms to build their online presence.[4] This research paper aims to highlight the different types of cyber threats businesses face when using social media. The research will identify all the possible methods which businesses can use to protect themselves against cyber threats that occur through social media marketing.[5]

1.1 Overview of Cyber Fraud Threats and Legal Recognition

Online dating platforms now serve as primary targets for cyber fraud which enables criminals to execute romance scams and identity theft and financial fraud. The offences which offenders commit through these methods create greater damage because their victims must deal with both financial theft and emotional distress and psychological problems.[6] The fast expansion of digital platforms in India has led to greater online danger exposure for people through impersonation and phishing attacks and romance scams and data breaches.[7] The existence of cyber fraud has developed into a major problem which needs both improved legal recognition and better methods to stop its occurrence. [8]

1.2 European Union's rights- Based Approach

The European Union has established a comprehensive legal system which protects both consumer rights and personal data throughout its member states. The General Data Protection Regulation (GDPR) serves as a primary example because it prevents fraud through its rights-based framework while protecting user information. The main purpose of data protection laws exists to provide individuals with control over their personal information whereas

[4] Nina Godbole and Sunit Belapure, *Cyber Security: Understanding Cyber Crimes, Computer Forensics and Legal Perspectives*, Wiley India (2011), p. 63.
[5] Jonathan Clough, *Principles of Cybercrime*, Cambridge University Press (2015), p. 102.
[6] Monica T. Whitty, *Cyber Romance Scams and Victimization*, Trends & Issues in Crime and Criminal Justice, Australian Institute of Criminology (2019), p. 4.
[7] K. Jaishankar (ed.), *Cyber Criminology: Exploring Internet Crimes and Criminal Behavior*, CRC Press (2011), p. 128.
[8] United Nations Office on Drugs and Crime, *Comprehensive Study on Cybercrime* (2013), p. 67.

organizations must implement modern data protection standards and follow strict compliance requirements.[9]

The European Union established legal systems that handle artificial intelligence together with emerging technological systems which enable fraudulent activities. The EU uses this legal approach to enforce its active battle against high-tech security threats which include deepfake technology and social engineering attacks and various digital manipulation methods.[10]

1.3 United States Enforcement- Driven Model

The United States implements an enforcement-based system for consumer protection and data protection through multiple laws which apply to various sectors and different user categories. Important legislations include the California Consumer Privacy Act (CCPA), the Children's Online Privacy Protection Act (COPPA), the Health Insurance Portability and Accountability Act (HIPAA), along with various state data-breach notification laws. The system operates through established rules that differ across various industries which require distinct regulatory frameworks.[11]

The CCPA marked a major step forward in U.S. privacy regulation by introducing stricter responsibilities for organizations in handling personal data and reporting data breaches. The U.S. model places high value on enforcement actions and consumer remedies as evidence of growing acknowledgment for consumer rights within the digital economy.[12]

1.4 India's Statutory Modernization Framework

India has implemented extensive legal reforms to combat cyber fraud while improving digital consumer protection rights. The Digital Personal Data Protection Act, 2023, together with the Information Technology Act, 2000 (and its 2008 amendment) and the Bharatiya Nyaya Sanhita, 2023, establishes a comprehensive legal system that governs data privacy rights and provides methods to prevent cybercrime while protecting users in online transactions.[13]

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[9] Paul Voigt and Axel von dem Bussche, *The EU General Data Protection Regulation (GDPR): A Practical Guide*, Springer (2017), p. 12.

[10] European Commission, *White Paper on Artificial Intelligence – A European Approach to Excellence and Trust* (2020), p. 18.

[11] Daniel J. Solove and Paul M. Schwartz, *Information Privacy Law*, 6th ed., Wolters Kluwer (2018), p. 1125.

[12] Woodrow Hartzog, *Privacy's Blueprint: The Battle to Control the Design of New Technologies*, Harvard University Press (2018), p. 87.

[13] Aparna Viswanathan, *Cyber Law in India*, LexisNexis (2021), p. 214.

However, research indicates that people still do not know about these laws and they do not participate in them. One study found that more than 70% of participants did not know about current data privacy laws and they often accepted terms and conditions without understanding them and they did not know their legal rights and available remedies. The implementation of these protections remains ineffective because people lack digital skills and the consent procedures are too complex and public outreach efforts are insufficient.[14]

Online matrimonial platforms are highly popular in India, especially in the context of arranged marriages. These platforms collect extensive personal, professional, and family-related information from users and recommend matches basedo n the stated user preferences which they collected from their platform. The systems unintentionally generate search results and make recommendations which lead to the reproduction of existing social biases.[15]

The present problem mirrors the recommendation systems employed by Facebook and YouTube because their platforms seek to maximize user engagement which results in creating echo chambers. The matrimonial recommendation algorithms will perpetuate social norms and existing biases which already exist in society. The implementation of fairness and diversity elements into these algorithms will decrease immediate user satisfaction but it will enable users to discover different viewpoints.[16]

The research investigated how matrimonial platforms display social biases which exist in society. It analysed two major Indian platforms Jeevansathi and Shaadi.com focusing on factors such as religion, income, and age. The findings showed that default partner preferences which people use to choose partners tended to follow traditional social standards which included needing partners who share the same religion and men needing to earn more than women and men needing to be slightly older than women. The observations require matrimonial recommendation algorithms to undergo an audit process which leads to algorithm redesign that will decrease bias while achieving equitable outcomes.[17]

1.5 Comparative Analysis of framework Structures

[14] Internet Freedom Foundation, *Privacy and Data Protection in India: A Citizen's Guide* (2022), p. 31.
[15] Ranjana Das and Richard Harper, *Social Media and the Indian Society*, Routledge (2018), p. 96.
[16] Cass R. Sunstein, *#Republic: Divided Democracy in the Age of Social Media*, Princeton University Press (2017), p. 145.
[17] Shweta S. Chaudhary and Debabrata Das, *Algorithmic Bias in Online Matchmaking Platforms*, International Journal of Communication, Vol. 14 (2020), p. 3892.

The three jurisdictions adopt different yet complementary approaches to consumer protection in the digital marketplace. India updates its statutory system through legal modernization which enables the system to meet current digital needs. The European Union implements a rights-based framework which protects individual rights to personal data control while providing uniform regulations that member states must follow. The United States employs an enforcement-based system which depends on several overlapping statutes and provides extensive protections for consumers.[18]

All three regions face their primary obstacle through border enforcement which leads to jurisdictional disputes between different regions. The different consumer protection laws and dispute resolution systems together with the cross-border consumer rights implementation create legal risks for businesses and consumers because they do not understand platform liability and online fraud.[19] International cooperation through flexible global standards and cross-border dispute resolution systems needs to exist for international protection of digital transaction consumer rights.[20]

2. LITERATURE REVIEW

This literature review is designed to ascertain the existing base of knowledge that:

Books

1. **Whitty, Monica T. & Joinson, Adam N., *Truth, Lies and Trust on the Internet,* 2009-** The book studies the process of creating online trust which dating sites use to establish their credibility. The study shows that users need to use only basic profile and message elements to determine whether someone is genuine. The authors demonstrate that people use online platforms to create false identities while showing their true selves through deceptive methods. The study examines how psychological weakness affects trust development in spaces where people remain unidentified. The study establishes a comprehensive basis which helps readers understand how online relationships develop and which scams they face.

[18] Graham Greenleaf, *Global Data Privacy Laws 2021: Despite COVID Delays, 145 Laws Show GDPR Dominance*, Privacy Laws & Business International Report (2021), p. 10.
[19] Christopher Kuner, *Transborder Data Flows and Data Privacy Law*, Oxford University Press (2013), p. 221.
[20] Organisation for Economic Co-operation and Development (OECD), *Consumer Policy and Cross-Border Enforcement* (2018), p. 56.

2. **Susan B. Barnes, *Online Connections: A History of Online Dating*, 2018-** The book follows the development of online dating from its origins in internet chat rooms to its current state in modern dating applications. The study shows how technological advancements have changed both romantic relationships and the methods people use to find partners. The author examines how cultural changes affect people's digital relationship-building practices. The research displays problems which include privacy concerns and safety issues and the development of new social norms. The book presents a complete historical analysis of digital romance.
3. **Eli J. Finkel, *The All-or-Nothing Marriage* (includes online dating analysis), 2017-** The book examines contemporary relationships while showing how online dating alters the process of selecting partners. The study shows dating platforms enable users to access more potential matches yet they face difficulties because of excessive available options. The author studies psychological relationship expectations together with modern relationship dissatisfaction. The research establishes a link between digital dating technology and changing marriage norms. The research study explains relationship psychology in contemporary digital relationships.
4. **David G. Evans, *Online Dating: A Critical Analysis*, 2016-** The book examines online dating platforms to assess their impact on society. The study shows how algorithms control both matchmaking processes and user actions. The author highlights concern about bias, commercialization, and data privacy. The study investigates how digital platforms create new norms for courtship practices. The book presents a critical assessment of online dating systems through legal and sociological research.
5. **Judith S. Donath, *The Social Machine: Designs for Living Online*, 2014-** The book investigates online systems which include dating platforms because they demonstrate how online systems affect human relationship development. The study examines how digital environments enable users to build their identities while establishing trust between users. The author describes how people act online because they can hide their identities while lacking face-to-face communication with others. The study examines multiple design components which result in specific patterns of user

conduct. The book establishes a theoretical framework which helps readers comprehend social systems that exist in digital environments.

6. **Aaron Ben-Ze'ev, *Love Online: Emotions on the Internet,* 2004 -** This book examines emotional relationships which people create through online communication. The study shows how digital platforms enable people to develop romantic relationships without needing to be physically present. The author presents three elements which he believes shape online relationship development. This research study examines the dangers which people face including deceptive behavior and the development of false romantic beliefs. The book serves as a significant research work for the field of cyber-emotion studies.
7. **Sherry Turkle, *Alone Together: Why We Expect More from Technology and Less from Each Other,* 2011-** The book investigates the impact of digital technology which includes online dating on human relationship dynamics. The research shows that people who use digital platforms for socializing will experience higher levels of emotional detachment from others. The author investigates the human need for social connection which results in people experiencing loneliness. The study examines how people need technology to achieve their emotional needs. The digital relationships studied in this book receive analysis through a psychological framework which provides critical assessment of their nature.
8. **Jenny van Hooff, *Modern Couples? Continuity and Change in Intimate Relationships,* 2013-** The book investigates how contemporary society modifies its romantic relationship patterns. The study investigates how online dating services affect the process of partner selection and relationship development. The author explains how changes in commitment and trust and emotional trust have developed throughout time. The research investigates how gender roles and relationship equality function in social contexts. The book offers a sociological perspective on contemporary intimate relationships.
9. **Dan Slater, *Love in the Time of Algorithms,* 2013-** The book examines how modern society changes its patterns of dating relationships. The research study examines the impact of online dating platforms on how people choose partners and establish romantic relationships. The author demonstrates how time has transformed both

commitment and trust and emotional trust. The research study examines how social contexts shape the expression of gender roles and relationship equality. The book provides a sociological analysis of modern-day intimate partnerships.

10. **Alex Krasodomski-Jones, *Dataclysm: Who We Are (When We Think No One's Looking)*, 2014-** The book employs data analysis methods to study how people behave on dating applications and other online platforms. The research investigates how people exhibit different behavioral patterns when they use digital platforms instead of real-world environments. The author examines how attraction patterns differ based on racial and gender preferences and selection bias. The study demonstrates that extensive datasets can uncover social behaviors that typically remain concealed. The book combines data analysis with research to show how online dating affects human relationships.

Articles

1. **Whitty, Monica T., *Investigation Online Dating Fraud: An Extensive Review and Analysis*, 2014.-** This article by Monica T. Whitty examines the growing issue of fraud within online dating environments and explains how deceptive practices are systematically used to exploit users emotionally and financially. The study demonstrates how criminals establish false identities which they use to gain their victims' confidence. The study further analyses patterns of deception such as emotional grooming and gradual financial exploitation. The study demonstrates how better user identification methods together with greater user education can help decrease fraud activities. The research establishes better understanding of online dating fraud between two people who use digital spaces and methods to stop such deceptive behavior.
2. **Cross, Peter, *Online Dating Scam Victims Psychological Impact Analysis*, 2016.-** Peter Cross studies how online dating scams affect the psychological health of their victims. The study explains how victims who have been deceived through their trust system experience emotional distress and depression and anxiety and develop long-term trust issues. The study shows that victims hide their incidents because they want to avoid feelings of shame and embarrassment. The research establishes a link

between victim vulnerability and their need for emotional bonds through digital relationships which they use to compensate for their loneliness. The study demonstrates that people need psychological counselling and support systems to achieve successful recovery.

3. **Smith, Jonathan*, Online Dating Sites*, 2015-** Jonathan Smith provides a descriptive overview of online dating platforms and their operational structure. The article explains how users create profiles, share personal preferences, and interact through algorithm-based matchmaking systems. The study investigates different dating services which include platforms designed for casual relationships and those intended for marriage. The research study shows three main areas of privacy and data protection which include privacy issues, data security problems, and dangerous uses of personal information. The article mainly provides an initial basis which helps readers understand digital dating ecosystems.
4. **Whitty, Monica T.*, What's Love Got to Do with It? Exploring Online Dating Scams and Identity Fraud*, 2013-** Monica T. Whitty's study investigates romance scams together with identity fraud which occurs on online dating platforms to show how scammers use emotional manipulation as a tool for their deceptive methods. The research explains how offenders construct believable fake identities to gain trust and establish emotional bonds with victims. The article demonstrates how psychological methods target individuals who experience social isolation and emotional fragility. The study demonstrates all the stages which lead victims into making financial contributions or giving personal support. This work is widely recognized for its contribution to understanding cyber romance fraud behavior.
5. **Anderson, James, *The Effect of Intensity of Using Online Dating Platforms on Loneliness and Social Connectedness Among High-Intensity Users, Low-Intensity Users and Non-Users*, 2019-** The research conducted by James Anderson investigates how different levels of online dating app usage affect users' psychological health. The study analyzes three groups of participants which include users who access dating apps multiple times daily and users who access dating apps infrequently and users who do not use dating apps. The study shows that users who engage in intense activity experience heightened loneliness because their expectations remain

unfulfilled whereas users who engage in moderate activity experience improved social connections. The study uses non-users as a control group to assess emotional well-being differences between the groups. The study demonstrates how digital dating behavior affects mental health outcomes and social interaction patterns.

6. **Brown, Emily, *From Online to Offline: Examining the Quality and Longevity of Romantic Relationships Formed Through Dating Apps*, 2018-** Emily Brown's research investigates how relationships formed on dating applications transition into real-life partnerships and their long-term stability. The study evaluates three different factors which include communication quality and trust development and emotional compatibility. It suggests that while some online relationships develop strong and lasting bonds, others struggle due to unrealistic expectations or lack of physical interaction. The research also compares digital relationships with traditional matchmaking systems in terms of durability. The study demonstrates how app-based romantic relationships can create new opportunities for people while simultaneously showing their existing constraints.
7. **Davis, Robert, *Online Dating Applications and the Uses and Gratifications Theory*, 2020-** Robert Davis uses Uses and Gratifications Theory to study online dating application user behavior. The study shows that users choose dating platforms because they want to connect with others and find entertainment and social validation and experience emotional satisfaction. The research shows that people choose their platforms based on their specific psychological requirements and social needs. The research assesses how satisfied users feel when they use digital platforms. The research connects communication theory with current digital relationship patterns to show how users interact with online content.
8. **Lee, Sarah, *Study on Dating Apps in Gen-Z Generation*, 2021-** Sarah Lee focuses her research on studying how Generation Z users behave when they use dating applications. The study demonstrates how three factors digital culture social media influence and evolving social norms shape their relationship attitudes. The research indicates that Gen-Z users prefer casual dating but they tend to show less interest in pursuing long-term relationships. The report shows that online platforms have emerged as the main way people start romantic relationships. The study demonstrates

how digital technology has changed the way people build and maintain their romantic relationships.

9. **Kumar, Arjun*, The Online Dating Romance Scam: Causes and Consequences of Victimhood*, 2017-** Arjun Kumar studies how online dating platforms create romance scams which result in victimization for their users. The study identifies emotional vulnerability, loneliness, and lack of awareness as key risk factors. The scammers build trust with their victims through a step-by-step process which leads to financial and emotional exploitation of their targets. The research shows that victims experience severe financial losses and psychological trauma which results in permanent psychological damage. The research shows that awareness campaigns together with preventive education programs serve as essential tools to decrease victimization rates.
10. **Gibbs, Jennifer L., Ellison, Nicole B., & Heino, Rebecca D., *Self-Presentation in Online Dating: The Role of Perceived Authenticity and Selectivity*, 2006-** This study by Gibbs, Ellison, and Heino examines how people show themselves on dating websites while investigating how realness affects their relationship outcomes. The authors examine how users strategically curate their profiles by selecting photographs, descriptions, and personal information to create a favourable impression. The study describes how people use "selective self-presentation" to show themselves honestly while presenting their best qualities. The study shows that people trust others because they perceive their authentic nature and this leads to successful matchmaking outcomes. The research delivers vital information about how people behave and build their identities in online dating platforms.

3. RESEARCH GAPS

GAP 1: Absence of comparative frameworks specifically for Dating platform Fraud across India, US and EU

Gap Description: The comparison of general cybercrime and data protection frameworks among three jurisdictions has been conducted. The study investigates how India and the United States and the European Union approach their regulations for online dating platform

fraud. Existing research addresses either romance fraud generally or broader e-commerce fraud protection, but fails to create a unified comparative lens examining dating app-specific legal obligations, evidentiary standards, and victim protections across these three jurisdictions simultaneously. The gap exists because all three jurisdictions developed their own systems to handle intermediary liability and consumer protection which have not been examined through direct comparison in dating platforms.

GAP 2: Lack of research on Dating Platforms – Specific verification Standards and identity Authentication Obligations

Gap Description: Research investigates general data protection compliance requirements for online platforms and consumer protection measures in e-commerce transactions yet there exists no dedicated research about identity verification standards development and unification between dating platforms. The existing regulatory framework requires intermediaries to meet general obligations yet it fails to provide specific user verification standards for dating applications which would include required biometric authentication and real-time profile verification and cross-border identity verification methods. This situation creates a regulatory gap which allows dating platforms to function according to general consumer protection laws and intermediary liability standards instead of using dedicated authentication requirements.

Gap 3: Insufficient Analysis of Victim Compensation Mechanisms for Cross- border Dating fraud.

Gap Description: While research documents victim compensation frameworks for general cybercrime and establishes that victims suffer significant financial and psychological harm , there is minimal investigation of how victims of cross-border romance fraud can obtain compensation when the perpetrator, victim, platform, and financial institution are located in different jurisdictions. Research on victim support mechanisms remains fragmented—addressing general cybercrime victim needs or proposing compensation funds for electronic fraud generally but failing to analyze the specific cross-border enforcement and compensation challenges unique to romance fraud.

Gap 4: Absence of Comparative analysis of Platforms Liability Regimes across Jurisdictions for romance fraud detection Failures

The gap exists because legal scholarship has studied platform liability and intermediary liability through section 230 of the Communications Decency Act and GDPR liability rules and IT Act intermediary rules in India. The research gap exists because no studies have compared how different legal systems handle platform liability for failures to prevent or detect romance fraud. The gap exists because it remains unclear which liability standard applies to platforms for user-perpetrated romance fraud across different jurisdictions. The requirements for platforms to detect fraud and their need to allocate content moderation and algorithmic accountability resources for romance fraud detection exist as separate obligations for each jurisdiction.

Gap 5: Limited research on Law Enforcement Capacity and cross- border Investigation Protocols for Romance Fraud

The literature shows general difficulties that people experience when they conduct cross-border cybercrime investigations yet the research lacks any particular studies which examine how police organizations handle romance fraud investigations and how their investigation procedures operate in India the United States and the European Union. The research examines institutional constraints that affect cybercrime enforcement while showing that slow international cooperation procedures create problems for investigative work yet it does not assess whether romance fraud investigations encounter different challenges than other types of cybercrime or how different legal systems conduct their investigations.

Gap 6: Underdeveloped Research on Mandatory Reporting obligations and platform disclosure requirements for romance fraud

Gap Description: Researchers have conducted extensive studies about data breach notification requirements which include studies that compare notification laws across different jurisdictions but no research exists about whether dating platforms must report suspected romance fraud activities. The research questions remain unresolved because researchers need to determine which fraud patterns platforms should report to law

enforcement agencies and which fraud detection level should activate reporting requirements and which methods platforms should use to manage user data protection and fraud detection and whether different regions have distinct reporting standards and whether mandatory reporting practices lead platforms to hide or underreport their fraud incidents. The lack of established mandatory reporting standards enables platforms to conduct internal fraud control operations without attracting attention from regulators or law enforcement agencies.

4. STATEMENT OF PROBLEM

The rising popularity of matrimonial websites and online matchmaking services has resulted in more cyber fraud incidents which create substantial difficulties for law enforcement agencies and regulatory bodies. The main problem exists because organizations lack dependable identity verification solutions which enable users to create fictitious identities through deceptive personal information. The system enables criminals to conduct identity theft and fraudulent activities without being found out. The system requires users to interact with others whose true identity they cannot confirm which creates a dangerous situation for them. The enforcement systems which control these platforms need better protection against unauthorized use and abuse. The existing laws which address cybercrime and cheating and data protection issues lack effective enforcement methods which make their implementation difficult to achieve. The cross-border operations of matrimonial platforms create challenges for law enforcement because digital interactions between different jurisdictions complicate the process of investigating and prosecuting cases while making regulatory oversight difficult to achieve. The absence of a uniform legal framework creates challenges for governmental entities which need to work together to handle cross-border criminal activities. Users legal knowledge deficiencies about their rights and online security protection methods create structural and regulatory gaps which worsen the situation. People lack complete understanding about their online rights because they do not understand the online dangers and protection methods for sharing personal data. The absence of legal knowledge about online sharing laws makes users more susceptible to being emotionally controlled by criminals who use trust-based relationships to obtain financial or personal benefits.

The existing problem demonstrates that technological progress has outpaced the development of legal systems which should control it. The pace of matrimonial platform expansion has outstripped the development of its necessary legal framework. The existing enforcement methods which protect against impersonation and emotional fraud and financial exploitation have proven insufficient thus requiring development of better legal protections and standardized rules and improved data security procedures.

5. RESEARCH OBJECTIVES

1. The research aims to study the legal framework which regulates cyber fraud activities that occur on online dating platforms within the jurisdictions of India the United States and the European Union.
2. The study aims to analyze how different jurisdictions establish laws which address cyber fraud activities that occur on Dating platforms.
3. The study will examine how online platforms function to stop cyber fraud activities from happening.
4. The research aims to find out which methods share common features and which methods function in distinct ways.
5. The study presents recommendations which will improve existing protection systems through more effective security methods.

6. RESEARCH QUESTIONS

1. The legal and operational structure of online dating platforms determines how these platforms control user interactions and authentication processes and their methods of managing user information?
2. Cyber fraud on online dating platforms exists as a distinct criminal category which various types of fraudulent activities demonstrate throughout different legal systems?
3. Online dating platforms contain particular technological and legal flaws which enable cyber fraud attacks against users and these flaws show different patterns of operation in India and the United States and the European Union?

4. The research investigates how well users of online dating platforms understand basic legal concepts and their rights and remedies and the platform responsibilities regarding cyber fraud and data breaches?
5. Various legal systems provide different solutions to cyber fraud which impacts online dating but they encounter multiple difficulties when trying to deliver proper protection?
6. The effectiveness of various legal frameworks to combat cyber fraud on online dating platforms varies across different jurisdictions?
7. The most effective legal protections and regulatory measures protect users from cyber fraud which targets online dating platforms?
8. Cyber fraud which targets online dating platforms creates psychological and emotional damage to its victims?
9. Comparative legal analysis can guide the creation of a unified or combined legal system which will regulate online dating platforms and tackle their related cyber fraud issues in different international legal systems?

7. CHAPTERISATION

Chapter 1 – Introduction and Research Framework- The chapter introduces the main topic which demonstrates the necessity of legal protections against cyber fraud that targets online dating platforms. The study describes its research problem together with its research objectives and research questions and its chosen research methodology and study boundaries and research limitations. The thesis demonstrates its structural organization through this section which provides an overview of its contents.

Chapter 2 –Conceptual Framework and Legal Dimension of Cyber Fraud - The chapter provides an explanation of cyber fraud through its definition and the examination of its operational mechanisms which specifically impact online dating platforms. The chapter describes various types of online dating scams which include romance scams and catfishing and identity theft and financial fraud. The Indian legal system is analyzed through its existing

laws which include the Information Technology Act of 2000 and the Indian Penal Code while the chapter shows how these laws affect privacy rights and data protection standards.

Chapter 3 – Comparative Analysis of Legal Protection in India, USA & EU on Online Dating Platforms - The chapter examines how India, the United States, and the European Union handle dating platform cyber fraud through their respective legal systems. The study shows how US and EU legal systems protect consumers and secure data through their reporting systems yet reveals that India lacks effective legal protection and prevention systems. The analysis enables the identification of international best practices together with specific improvements that India needs to make.

Chapter 4 – Judicial Trends and Forensic measures by combating Cyber Fraud in India - The chapter studies how Indian judicial systems and law enforcement agencies work together to stop cyber fraud activities. The study examines judicial patterns that involve digital evidence and legal jurisdiction and methods to safeguard victims. The chapter demonstrates how digital forensic investigation methods and cyber-crime investigation units and national cyber-crime reporting systems function as essential elements of cybercrime investigation work while presenting the obstacles which investigators and law enforcement officials encounter.

Chapter 5 – Empirical Study on Cyber Fraud on Online Dating Platforms- The chapter displays the results which were obtained from the survey that used questionnaires as its research method. It studies public knowledge about online activities and their encounters with cyber fraud and their methods for reporting such incidents. The chapter identifies important trends which use research findings to establish the study's conclusions and recommendations.

Chapter 6 – Conclusion and Suggestions- The chapter compares the legal frameworks which operate in India and the European Union and the United States. The study shows matching points which exist between the two systems and shows their contrasting elements and identifies areas where they lack protective measures. The chapter ends with its primary discoveries together with its policy recommendations and its suggestions which aim to enhance legal defenses against cyber fraud on online dating sites.

8. CONCLUSION

Legal protection against cyber fraud on online dating platforms in India, the United States, and the European Union reflects three distinct regulatory philosophies: India's statutory modernization, the EU's rights-based approach, and the U.S. enforcement-driven model. The three systems contain valuable elements but their implementation faces problems because of existing gaps in three areas which include international enforcement methods and platform responsibility and public knowledge. The fight against romance fraud and other dating platform cybercrimes needs three essential elements which include better international standards cooperation and stronger verification systems and improved consumer awareness programs.

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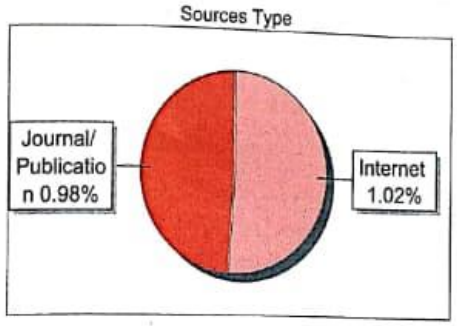

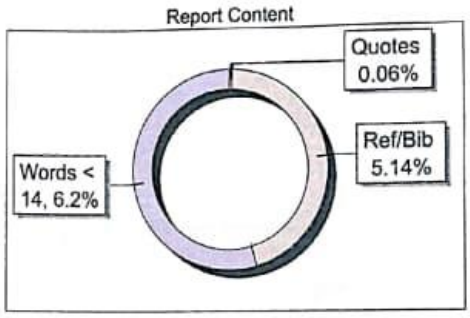

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LEGAL PROTECTION AGAINST CYBER FRAUD ON ONLINE DATING PLATFORMS: A COMPARATIVE STUDY OF INDIA, THE UNITED STATES AND THE EUROPEAN UNION

SHORT SYNOPSIS

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ABSTRACT

People who use online dating platforms can search for people who match their dating preferences. The Indian community holds the belief that online dating platforms termed as matrimonial relationships create a bond between two families through which requires

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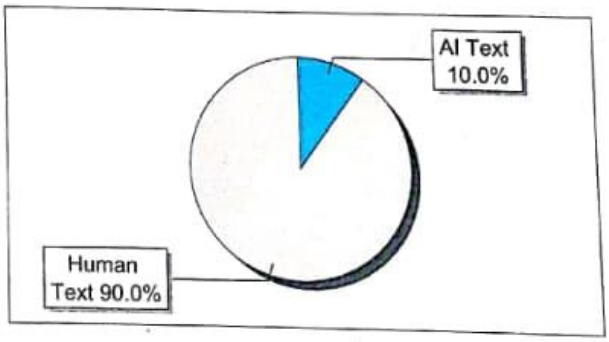

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